

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

Case No: 2:12-bk-60636

In Re:

George Michael Riley Sr
594 Moull St Apt 12
Newark, OH 43055

Chapter: 7

Debtor(s)

Social Security / Individual Taxpayer ID No.:

Debtor: xxx-xx-3572
Joint:

Employer Tax ID / Other nos.:

Debtor:
Joint:

DISCHARGE OF DEBTOR

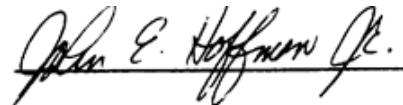
It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/18/15

BY THE COURT:

A handwritten signature in black ink, reading "John E. Hoffman Jr.", is written over a horizontal line.

John E. Hoffman Jr.
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. Applies to cases filed on or after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Southern District of OhioIn re:
George Michael Riley, Sr
DebtorCase No. 12-60636-jeh
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0648-2

User: rahwanm
Form ID: bl8Page 1 of 2
Total Noticed: 27

Date Rcvd: Nov 18, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2015.

db +George Michael Riley, Sr, 594 Moull St Apt 12, Newark, OH 43055-7284
 cr +Katharine C. Riley, 3532 Jericho Drive, Casselberry, FL 32707-6021
 15934857 +AR Resources Inc, PO Box 1056, Blue Bell, PA 19422-0287
 15934856 +Anthony Riley, 229 Fair Way Dr, Pataskala, OH 43062-8022
 15934858 +Associated Rec Sys/Wakefield & Associate, PO Box 441590, Aurora, CO 80044-1590
 15934859 Commodore Bank, 12101 Lancaster Street, Millersport, OH 43046
 15934860 +Credit Bureau Of Wichita, 1135 College Dr Ste L2, Garden City, KS 67846-4774
 15934861 +First Credit Services, 1180 Gavinwood Pl, Decatur, GA 30033-3781
 15934862 +Gary E. Becker, Dinsmore & Shohl, 255 E 5th St, Cincinnati, OH 45202-1971
 16045022 +Gunite Construction Co, c/o Roger Barrick, PO Box 430, Neffs, OH 43940-0430
 15934863 +International Collection Service, PO Box 2842, Tampa, FL 33601-2842
 15934866 James R. Cooper, Esq., Morrow & G. & B., 33 West Main Street, PO Box 4190,
 Newark, OH 43058-4190
 15934867 +Jeffrey P. Hinebaugh, Esq., Dinsmore & Shohl LLP, One South Main Street, Suite 1300,
 Dayton, OH 45402-2058
 15934869 +NCO Collectron Of Atlanta, Attention: Bankruptcy, PO Box 82269, Conyers, GA 30013-9433
 15934872 +Peter J. Georgiton, Esq., Dinsmore & Shohl LLP, 255 East 5th Street, Suite 1900,
 Cincinnati, OH 45202-1971
 15934873 Physicians Credit Bureau, 5500 New Albany Rd Ste 2, Westerville, OH 43082
 15934874 +Revenue Enterprises LLC, 3131 S Vaughn Way Ste 42, Aurora, CO 80014-3511
 15934875 +Susan B. Zaunbrecher, Esq., Dinsmore & Shohl LLP, 255 East 5th Street, Suite 1900,
 Cincinnati, OH 45202-1971
 15934877 +US Attorney, 303 Marconi Blvd., Ste. 200, Columbus, OH 43215-2326
 15934878 +US Attorney General, Main Justice Building, Room 5111, 10th & Constitution Ave., NW,
 Washington, DC 20530-0001
 15934876 +United Waste Services, Inc, 229 Fair Way Dr, Pataskala, OH 43062-8022
 15934879 +Wakefield & Assoc, 3091 S Jamaica Ct, Aurora, CO 80014-2657
 15934880 +Western Control Service, 730 W Hampden Ave Ste 30, Englewood, CO 80110-2132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15934855 +E-mail/Text: bk.notices@alcollectionagency.com Nov 18 2015 19:43:51 A-1 Collection Agency,
 715 Horizon Dr., Grand Junction, CO 81506-8700
 15934865 EDI: IRS.COM Nov 18 2015 19:23:00 IRS, Insolvency Dept., 550 Main St., MS Room 3525,
 Cincinnati, OH 45202
 15934870 +E-mail/Text: bnc@nordstrom.com Nov 18 2015 19:41:24 Nordstrom FSB,
 Attention: Bankruptcy Department, PO Box 6566, Englewood, CO 80155-6566
 15934871 +E-mail/Text: bankruptcy@onlineis.com Nov 18 2015 19:43:52 Online Collections, Attn: Tracy,
 Po Box 1489, Winterville, NC 28590-1489

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15934864* IRS, PO Box 7346, Philadelphia, PA 19101-7346
 15934868 ##+Medical Business Cons, 11701 Belcher Rd S Ste 1, Largo, FL 33773-5116

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0648-2

User: rahwanm
Form ID: b18

Page 2 of 2
Total Noticed: 27

Date Rcvd: Nov 18, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2015 at the address(es) listed below:

Asst US Trustee (Col) ustpregion09.cb.ecf@usdoj.gov
Benjamin S Zacks on behalf of Witness Ohio Rock Industries, Ltd. bszacks@zlglaw.com,
mddunn@zlglaw.com;jrbillings@zlglaw.com;brittany@zlglaw.com;rjindra@zlglaw.com
Benjamin S Zacks on behalf of Attorney Marc Dunn bszacks@zlglaw.com,
mddunn@zlglaw.com;jrbillings@zlglaw.com;brittany@zlglaw.com;rjindra@zlglaw.com
Frederick L Ransier flransier@vorys.com, ohl4@ecfbis.com
Jeremy Shane Flannery on behalf of U.S. Trustee Asst US Trustee (Col)
Jeremy.S.Flannery@usdoj.gov
Michael Thomas Gunner on behalf of Defendant George Michael Riley, Sr hilliardlaw@hotmail.com,
mflood@isaacwiles.com
Michael Thomas Gunner on behalf of Debtor George Michael Riley, Sr hilliardlaw@hotmail.com,
mflood@isaacwiles.com
Pamela Arndt on behalf of U.S. Trustee Asst US Trustee (Col) Pamela.D.Arndt@usdoj.gov
Sarah A Williams on behalf of Creditor Katharine C. Riley swilliams@gerdesplc.com
Tim J Robinson on behalf of Creditor Commodore Bank tim.robinson@dinsmore.com,
lisa.geeding@dinsmore.com
Tim J Robinson on behalf of Plaintiff Commodore Bank tim.robinson@dinsmore.com,
lisa.geeding@dinsmore.com

TOTAL: 11